



Order Filed on August 26, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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IN RE:

Zoretta M. Johnson
aka Zoretta Johnson

Debtor(s).

Case No.: 16-31911

Chapter 13

Hearing Date: July 16, 2019

Judge: Jerrold N. Poslusny, Jr.

ORDER RESOLVING MOTION TO VACATE STAY

The order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: August 26, 2019

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Thomas E. Dowey, Esq.
Property Involved("Collateral"): 1503 Beach Avenue, Atlantic City, NJ 08401

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for **9** months, from **November 15, 2018** to **July 15, 2019**.
- The Debtor is overdue for **9** payments at **\$1,456.99** per month.
- Less Funds held in debtor(s) suspense **(\$225.14)**.

Total Arrearages Due **\$12,887.77**

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on **July 15, 2019**, regular monthly mortgage payments shall continue to be made in the amount of **\$1,456.99** or as further defined by the terms of the Note, Mortgage or payment change notifications.
- The amount of **\$12,887.77** shall be capitalized in the debtor's Chapter 13 plan.
- Debtor must file a modified plan by **July 31, 2019** detailing the **\$12,887.77** arrears being capitalized into the Chapter 13 Plan.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Regular monthly payment:

BSI Financial Services
314 S. Franklin Street
Titusville, PA 16354

In the event of Default:

If the Debtors fail to make the regular monthly payments or fail to file modified plan addressing the arrears within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$500.00, and costs of \$181.00. The fees and costs are payable through the Chapter 13 plan.